

PLAN AHEAD

to Achieve your Retirement Goals



Knowing you can reach your retirement goals. That's retirement readiness. And you can begin taking the steps to achieve your goals when you meet with a Fidelity Retirement Counselor. Each session is specially designed to help you become better informed and more confident in planning for your retirement.

Please join Fidelity Investments for
workshops and confidential consultations,
October 16 through October 19, 2006.

See the attached schedule for times and locations.

You will learn about investing for retirement and get a better understanding of the steps you can take to ensure your retirement readiness. So please join us.

For a confidential consultation, call **1-800-642-7131**,
Monday through Friday, 7:00 A.M. to 11:00 p.m., CT.



**Plan ahead to achieve
your retirement goals.**

**To begin taking the steps
to achieve your goals,**
attend this on-site event
or visit
www.fidelity.com/atwork to
become better informed and
more confident in planning
for your retirement.

In addition to attending this
valuable in-person meeting,
you can also access Fidelity
e-Learning® workshops at
<http://e-learning.fidelity.com>
any time to learn at your own
pace.

This message has been sent to you at the request of your employer as part of a series of communications to make sure you are aware of the features and benefits of the retirement savings program.

Keep in mind, investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

Before investing in any mutual fund please carefully consider the investment objectives, risks, charges and expenses. For this and other information, call Fidelity at 1-800-343-0860 or visit www.fidelity.com for a free mutual fund prospectus. Read them carefully before you invest.

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FIDELITY INVESTMENTS
INVESTMENT PRESENTATIONS - OPEN ATTENDANCE

Date	Time	Location
Monday October 16	Confidential Consultations	1:00–5:00 p.m. CT DOT – 4 th Fl. – Red Room
Tuesday October 17	Presentation	8:30–10:30 a.m. CT Pioneer Rm. – Judicial Wing
	Confidential Consultations	11:00–Noon CT Pioneer Rm. – Judicial Wing
	Presentation	1:30–3:00 p.m. CT Pioneer Rm. – Judicial Wing
	Confidential Consultations	3:30–5:00 p.m. CT Pioneer Rm. – Judicial Wing
Wednesday October 18	Bismarck host site – telecast to regional sites*	8:30–10:30 a.m. CT Dept. of Transportation – Executive Conf. Rm.
	Confidential Consultations	11:00–Noon CT DOT – 4 th Fl. – Red Room
	Presentation	1:30–3:00 p.m. CT Pioneer Rm. – Judicial Wing
	Confidential Consultations	3:30–5:00 p.m. CT Pioneer Rm. – Judicial Wing
Thursday October 19	Bismarck host site – telecast to regional sites*	8:30–10:30 a.m. CT Dept. of Human Services – Conference Rm. D
	Confidential Consultations	11:00–Noon CT DHS – Conference Rm. D
	Bismarck host site – telecast to regional sites*	1:30–3:30 p.m. CT Dept. of Transportation – Rm. 330

No registration to attend presentations – open to all active employees

*Telecast to all regional Human Service and DOT designated conference rooms

To reserve your confidential consultation, call 1-800-642-7131, Monday through Friday, 7:00 A.M. to 11:00 p.m., CT.